App. Ser. No.: 09/887,621 Atty. Dkt. No. ROC920010071US1 PS Ref. No.: 1032.005246 (IBMK10071)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Filed: June 22, 2001

Cary L. Bates et al. Group Art Unit: 3622

Serial No.: 09/887,621

Michael Bekerman Examiner: Confirmation No.: 7429

ENCOURAGING HOUSE CARD USE THROUGH PRICE GUARANTEES

MAIL STOP AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

CERTIFICATE OF MAILING OR TRANSMISSION

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop AF, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, or facsimile transmitted to the U.S. Patent and Trademark Office to fax number 571-273-8300 to the attention of Examiner Michael Bekerman, or electronically transmitted via EFS-Web, on the date shown below:

July 6, 2010 /Joseph Jong/ Date Joseph Jong

RESPONSE TO FINAL OFFICE ACTION DATED MAY 5, 2010

In response to the Final Office Action dated May 5, 2010, having a shortened statutory period for response set to expire on August 5, 2010, please enter this response and reconsider the claims pending in the application for reasons discussed below. This response is deemed to have been filed within two months of the date of the Final Office Action. While no fees are believed due, the Commissioner is hereby authorized to charge counsel's Deposit Account No. 09-0465 / ROC920010071US1 for any fees, including extension of time fees or excess claim fees, required to make this response timely and acceptable to the Office.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper. Remarks/Arguments begin on page 10 of this paper.

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